

<b>Information to identify the case:</b>			
Debtor 1	<b>Darnell M Howell</b>		
	First Name	Middle Name	Last Name
Debtor 2	<b>Melissa Howell</b>		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>			
Case number: <b>15-22761-JAD</b>			

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Darnell M Howell

Melissa Howell

12/29/20

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Darnell M Howell  
Melissa Howell  
Debtor(s)

Case No. 15-22761-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 29, 2020

User: bsil  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Darnell M Howell, Melissa Howell, 2503 Grandview Ave, McKeesport, PA 15132-7829
cr	+ Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860
14085613	+ AAS Debt Recovery, Po Box 129, Monroeville, PA 15146-0129
14122173	+ County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
14085618	+ Federal Loan Servicing/PHEAA, PO BOX 69184, Harrisburg, PA 17106-9184
14085621	+ PENNSYLVANIA HOUSING FINAN, 2101 N Front St, Harrisburg, PA 17110-1086
14110762	+ PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
14136864	+ Peoples Natural Gas Company LLC Equitable Division, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14146040	+ U.S BANK NATIONAL ASSOCIATION, Pennsylvania Housing Finance Agency, Loan Servicing Division, 211 North Front Street, Harrisburg, Pennsylvania 17101-1406
14141273	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 30 2020 05:43:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 30 2020 01:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	EDI: ECMC.COM	Dec 30 2020 05:43:00	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
14085614	EDI: BANKAMER.COM	Dec 30 2020 05:43:00	Bank of America, PO Box 982235, El Paso, TX 79998
14085617	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 30 2020 01:59:00	CITIZENS BANK, 1 Citizens Dr, Riverside, RI 02915
14085615	+ EDI: CAPITALONE.COM	Dec 30 2020 05:43:00	Capital One Bank, P.O. Box 30281, Salt Lake City, UT 84130-0281
14106110	EDI: CAPITALONE.COM	Dec 30 2020 05:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14085616	+ Email/Text: bankruptcy@cavps.com	Dec 30 2020 02:00:00	Cavalry Portfolio Svcs, 500 Summit Lake Dr, Valhalla, NY 10595-2322

District/off: 0315-2

User: bsil

Page 2 of 3

Date Rcvd: Dec 29, 2020

Form ID: 3180W

Total Noticed: 27

14110982	+ Email/Text: bankruptcy@cavps.com	Dec 30 2020 02:00:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14149300	+ Email/Text: kbarkley@bernsteinlaw.com	Dec 30 2020 02:00:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14341645	EDI: ECMC.COM	Dec 30 2020 05:43:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
14085619	+ EDI: HFC.COM	Dec 30 2020 05:43:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
14085620	+ EDI: MID8.COM	Dec 30 2020 05:43:00	Midland Credit MGMT, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
14085622	Email/Text: Bankruptcy.Notices@pnc.com	Dec 30 2020 01:59:00	PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15265
14121472	EDI: PRA.COM	Dec 30 2020 05:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14085623	+ EDI: PRA.COM	Dec 30 2020 05:43:00	Porfolio Recovery Assocaites, 120 Corporate Boulevard Suite 100, Norfolk, VA 23502-4952
14091764	+ Email/Text: bkyelectnotices@tgsllc.org	Dec 30 2020 02:00:00	Texas Guaranteed Student Loan Corp, Attn: Bankruptcy, PO BOX 83100, Round Rock TX 78683-3100

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Allegheny County
cr		Duquesne Light Company
cr		U.S BANK NATIONAL ASSOCIATION, Et Al...

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2020 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... bnicholas@kmlawgroup.com

District/off: 0315-2

User: bsil

Page 3 of 3

Date Rcvd: Dec 29, 2020

Form ID: 3180W

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Jeffrey R. Hunt

on behalf of Creditor Allegheny County jhunt@grblaw.com cnoroski@grblaw.com

Lawrence W. Willis

on behalf of Debtor Darnell M Howell ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Lawrence W. Willis

on behalf of Joint Debtor Melissa Howell ecf@westernpabankruptcy.com  
urfreshstrt@gmail.com;willislr88866@notify.bestcase.com

Leon P. Haller

on behalf of Creditor U.S BANK NATIONAL ASSOCIATION Et Al... lhaller@pkh.com,  
dmaurer@pkh.com;lrynard@pkh.com;mgutshall@pkh.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com  
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Equitable Gas Bankruptcy Department ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com

TOTAL: 10